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Declaration and Power of Attorney For Patent Application  
Technology Center 2100

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD AND SYSTEM FOR VERIFYING THE IDENTITY OF ON-LINE CREDIT CARD PURCHASERS THROUGH A PROXY TRANSACTION** (Attorney Docket No. 205610-9001), the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims referred to above.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

And I hereby appoint Larry L. Saret (Reg. No. 27,674), John C. Bigler (Reg. No. 29,513), Glenn M. Massina (Reg. No. 40,081), Leon Nigohosian, Jr. (Reg. No. 39,791), Mark A. Ussai (Reg. No. 42,195), Christopher B. Austin (Reg. No. 41,592), David L. De Bruin (Reg. No. 35,489), Gerald L. Fellows (Reg. No. 36,133), Joseph A. Gemignani (Reg. No. 19,482), Gregory J. Hartwig (Reg. No. 46,761), Daniel S. Jones (Reg. No. 42,697), Richard L. Kaiser (Reg. No. 46,158), Timothy M. Kelley (Reg. No. 34,201), Casimir F. Laska (Reg. No. 30,862), Edward R. Lawson Jr. (Reg. No. 41,931), Craig J. Loest (Reg. No. 48,557), Richard H. Marschall (Reg. No. 39,290), Thomas A. Miller (Reg. No. 36,871), Kevin P. Moran (Reg. No. 37,193), Thomas J. Otterlee (Reg. No. 48,652), David R. Price (Reg. No. 31,557), Thomas S. Reynolds II (Reg. No. 45,262), Raye L. Shaffer (Reg. No. 47,933), Chad W. Shea (Reg. No. 48,470), Billie Jean Smith (Reg. No. 36,940), David B. Smith (Reg. No. 27,595), Derek C. Stettner (Reg. No. 37,945), Donald W. Walk (Reg. No. 29,118), Glen A. Weitzer (Reg. No. 48,337), Sheldon L. Wolfe (Reg. No. 43,996), Jill A. Fahrlander (Reg. No. 42,518), Grady J. Frenchick (Reg. No. 29,018), Jeffrey D. Peterson (Reg. No. 49,038), Sara Vinarov (Reg. No. 48,524), Jeffrey S. Ward (Reg. No. 32,774), Teresa J. Welch (Reg. No. 33,049), Charlene L. Yager (Reg. No. 48,887), Michael Best & Friedrich LLP; and Louis Altman (Reg. No. 19,373), Robert S. Beiser (Reg. No. 28,687), Lisa C. Childs (Reg. No. 39,937), Charles A. Laff (Reg. No. 19,787), William A. Meunier (Reg. No. 41,193), Martin L. Stern (Reg. No. 28,911), Barry W. Sufrin (Reg. No. 27,398), Marshall W. Sutker (Reg. No. 19,995), Sean S. Swidler (Reg. No. 49,033), Kevin C. Trock (Reg. No. 37,745), J. Warren Whitesel (Reg. No. 16,830), Jane Wright-Mitchell (Reg. No. 47,187), Michael Best & Friedrich LLC, and each or any of them, my attorneys or agents, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

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PLEASE ADDRESS ALL COMMUNICATIONS IN OR PERTAINING TO THIS APPLICATION TO:

Larry L. Saret  
MICHAEL BEST & FRIEDRICH, LLC  
401 N. Michigan Avenue, Suite 1700  
Chicago, Illinois 60611



I hereby claim priority benefit under Title 35, United States Code, §119 of the provisional U.S. patent application listed below:

Application Serial No.  
60/245,768

Filing Date  
3 November 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of eighth joint inventor: FECZKO, Michael J.

Inventor's signature

Date:

Residence:

Citizenship:

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